

PROPERTY OWNERS' EXCHANGE, INC.

6630 BALTIMORE NATIONAL PIKE, SUITE 208 BALTIMORE, MARYLAND 21228 www.poeknows.com

SAMPLE DENIAL LETTER

Date

Dear _____:

It is with regret that we are unable to accept your application for residence. Our decision is based upon application of our rental policy to information obtained from Property Owners' Exchange, Inc. (**POE**), a consumer-reporting agency, which may have played a part in our decision or may have recommended the decision to us. POE is able to explain why the decision was made and you may reach POE as shown at the end of this letter.

The investigative report provided by POE may have included a consumer report from Equifax Credit Information Services, (**Equifax**) and/or First American Registry, Inc. (**The Registry**). Neither of those consumer-reporting agencies made the adverse decision and neither is able to explain why the decision was made.

You have the right to dispute directly with POE, and if applicable, with Equifax, and The Registry the accuracy or completeness of any information provided.

You have the right to obtain free disclosure of your consumer file with POE and if applicable, Equifax, and The Registry if you request the report within sixty (60) days.

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POE is prepared to assist you and we recommend that, if you have any questions or comments regarding your application, the consumer report, or the adverse decision, that your initial contact be directed to POE.

Enclosed is a statement of consumer rights entitled **A Summary of Your Rights Under The Fair Credit Reporting Act.**

If I may be of further service, please let me know.

Very Truly Yours,

Name

Position/Title

The consumer reporting agencies marked with a "X" were utilized for your application:

Property Owners' Exchange Inc.

Suite 208

6630 Baltimore National Pike 6800

Baltimore, Maryland 21228

410-719-0100

The Registry, Inc.

Consumer Relations Department

Bird Road #384

Miami, Florida 33155

1-888-333-2413

Equifax Credit Information Services

P.O. Box 740241

Suite 460

1150 Lake Hearn Drive

Atlanta, Georgia 30374-0241

800-685-1111